

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition																					
Name of Debtor (if individual, enter Last, First, Middle): <b>Kirby, Maureen Patricia</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):																					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																					
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-8519</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)																					
Street Address of Debtor (No. and Street, City, and State): <b>301 Canterbury Parkway West West Dundee, IL</b>		Street Address of Joint Debtor (No. and Street, City, and State):																					
ZIP Code <b>60118</b>		ZIP Code																					
County of Residence or of the Principal Place of Business: <b>Kane</b>		County of Residence or of the Principal Place of Business:																					
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																					
ZIP Code		ZIP Code																					
Location of Principal Assets of Business Debtor (if different from street address above):																							
<b>Type of Debtor</b> (Form of Organization) (Check one box)		<b>Nature of Business</b> (Check one box)																					
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP)		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other																					
<input type="checkbox"/> Partnership		<b>TAX-EXEMPT ENTITY</b> (Check box, if applicable)																					
<input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																					
		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)																					
		<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13																					
		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																					
		<b>Nature of Debts</b> (Check one box)																					
		<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."																					
		<input type="checkbox"/> Debts are primarily business debts.																					
<b>Filing Fee</b> (Check one box)		<b>Chapter 11 Debtors</b>																					
<input checked="" type="checkbox"/> Full Filing Fee attached		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).																					
<input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.																					
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																					
<b>Statistical/Administrative Information</b>																							
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																							
<b>Estimated Number of Creditors</b> <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1- 49</td> <td>50- 99</td> <td>100- 199</td> <td>200- 999</td> <td>1,000- 5,000</td> <td>5,001- 10,000</td> <td>10,001- 25,000</td> <td>25,001- 50,000</td> <td>50,001- 100,000</td> <td>OVER 100,000</td> </tr> </table>				<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000
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<b>Estimated Assets</b> <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
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<b>Estimated Liabilities</b> <table style="margin-left: auto; margin-right: auto;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
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THIS SPACE IS FOR COURT USE ONLY																							

B1 (Official Form 1)(1/08)

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Kirby, Maureen Patricia</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: - <b>None</b> -	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: - <b>None</b> -	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>		<b>Exhibit B</b>
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X /s/ Roxanna M. Hipple, Esq.</b> <b>June 18, 2009</b> Signature of Attorney for Debtor(s) (Date) <b>Roxanna M. Hipple, Esq. 6211097</b>
<b>Exhibit C</b>		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.		
If this is a joint petition:		
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b>		
(Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>		
(Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Maureen Patricia Kirby**Signature of Debtor **Maureen Patricia Kirby****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**June 18, 2009**

Date

**Signature of Attorney\*****X /s/ Roxanna M. Hippel, Esq.**

Signature of Attorney for Debtor(s)

**Roxanna M. Hippel, Esq. 6211097**

Printed Name of Attorney for Debtor(s)

**KUMOR & HIPPLE, P.C.**

Firm Name

**303 West Main Street  
West Dundee, IL 60118**

Address

**Email: rhipple@kumorhipple.com****(847) 426-2900 Fax: (847) 426-2907**

Telephone Number

**June 18, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Name of Debtor(s):

**Kirby, Maureen Patricia****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petitioner or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Maureen Patricia Kirby

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

- Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
  - Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Maureen Patricia Kirby  
Maureen Patricia Kirby

Date: June 18, 2009

Certificate Number: \_\_\_\_\_

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on \_\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_,  
\_\_\_\_\_ received from  
\_\_\_\_\_  
\_\_\_\_\_  
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the  
\_\_\_\_\_, an individual [or group] briefing that complied  
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan \_\_\_\_\_. If a debt repayment plan was prepared, a copy of  
the debt repayment plan is attached to this certificate.

This counseling session was conducted \_\_\_\_\_.

Date: \_\_\_\_\_ By \_\_\_\_\_

Name \_\_\_\_\_

Title \_\_\_\_\_

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Academy Collection Service, Inc.  
10965 Decatur Road  
Philadelphia, PA 19154-3210

Academy Collection Service, Inc.  
30 Domino Drive  
Suite E  
Concord, MA 01742

Academy Collection Service, Inc.  
P.O. Box 21089  
Philadelphia, PA 19114-0589

Allied Interstate  
Consumer Service Department  
P.O. Box 36147  
Columbus, OH 43236

Armor Systems Corporation  
1700 Kiefer Drive  
Suite 1  
Zion, IL 60099-5105

Arrow Financial Services  
5996 West Touhy  
Niles, IL 60714

Bank Of America  
Po Box 1598  
Norfolk, VA 23501

Bank of America  
PO Box 15019  
Wilmington, DE 19886

Bank of America  
PO Box 17054  
Wilmington, DE 19884

Bank of America  
PO Box 15726  
Wilmington, DE 19886-5726

Bank of America  
P.O. Box 15026  
Wilmington, DE 19850-5026

Bank of America  
P.O. Box 2493  
Norfolk, VA 23510

Blatt Hasenmiller Leibske & Moore  
125 S. Wacker  
4th Floor  
Chicago, IL 60606

Blatt Hasenmiller Leibske & Moore  
P.O. Box 5463  
Chicago, IL 60680-5463

Cach LLC  
370 17th St Ste 5000  
Denver, CO 80202

Capital One Services  
P.O. Box 60000  
Seattle, WA 98190-6000

Capitol One  
Po Box 85520  
Richmond, VA 23285

Capitol One  
PO Box 85015  
Richmond, VA 23285-5075

Chase  
800 Brooksedge Blvd  
Westerville, OH 43081

Chase BankCard Services, Inc.  
P.O. Box 52188  
Phoenix, AZ 85072-2188

Chase Manhattan Bank USA, N.A.  
P.O. Box 52195  
Phoenix, AZ 85072-2195

Chase Manhattan Mtge  
3415 Vision Dr  
Columbus, OH 43219

Citibank  
Po Box 6241  
Sioux Falls, SD 57117

Citifinance  
4500 New Linden Hill Rd  
Wilmington, DE 19808

Comcast  
2508 W. Route 120  
Mchenry, IL 60051-4712

Comcast  
P.O. Box 3001  
Southeastern, PA 19398-3001

ComEd  
PO Box 6111  
Carol Stream, IL 60197-6111

Cortrust Bank  
500 E 60th St N  
Sioux Falls, SD 57104

Cortrust Bank  
P.O. Box 5431  
Sioux Falls, SD 57117-5431

Cortrust Bank  
P.O. Box 2060  
Omaha, NE 68103-2060

Credit Management LP  
4200 International Pkwy  
Carrollton, TX 75007

DIRECTV  
P.O. Box 78626  
Phoenix, AZ 85062-8626

Discover Fin Svcs LLC  
Po Box 15316  
Wilmington, DE 19850

Farmers Insurance Group  
1303 S Main Street  
Algonquin, IL 60102

First Premier Bank  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Freedman Anselmo Lindberg & Rappe  
P.O. Box 3216  
Naperville, IL 60566-9713

Freedman Anselmo Lindberg & Rappe  
1807 West Diehl Road  
Suite 333  
Naperville, IL 60566-7228

Gemb/Jcp  
Po Box 981402  
El Paso, TX 79998

Gemb/L & T  
Po Box 981432  
El Paso, TX 79998

Global Credit & Collection Corp.  
P.O. Box 101928  
Dept. 2417  
Birmingham, AL 35210

Global Credit & Collection Corp.  
300 International Drive  
PMB #10015  
Williamsville, NY 14221

Harris  
111 West Monroe Street  
Chicago, IL 60603

Houston Funding  
2620 Fountainview Suite 305  
Houston, TX 77057

Houston Funding II, LTD  
P.O. Box 4115  
Concord, CA 94524

HSBC  
P.O. Box 17051  
Baltimore, MD 21297-1051

HSBC  
P.O. Box 52530  
Carol Stream, IL 60196

HSBC Card Services  
P.O. Box 80084  
Salinas, CA 93912-0084

HSBC/Bergner  
Po Box 15521  
Wilmington, DE 19805

HSBC/Bestbuy  
1405 Foulk Road  
Wilmington, DE 19808

HSBC/Saks  
12 E 49th Street  
New York, NY 10017

HSBC/Wicks  
90 Christiana Road  
New Castle, DE 19720

J. Crew  
P.O. Box 659704  
San Antonio, TX 78265-9704

Jeffcapsys  
16 Mcleland Rd  
Saint Cloud, MN 56303

JP Morgan Chase  
201 N Walnut St # De1-10  
Wilmington, DE 19801

JP Morgan Retirement Services  
P.O. Box 419784  
Kansas City, MO 64141-6784

Kohl's  
P.O. Box 2983  
Milwaukee, WI 53201-2983

Kohl/Chase  
N56 W17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Louis S. Freedman  
P.O. Box 3228  
Naperville, IL 60566-7228

Medical Business Bureau  
1460 Renaissance Dr  
Park Ridge, IL 60068

Midland Credit Mgmt  
8875 Aero Dr  
San Diego, CA 92123

Mohammad U. Saleem  
800 Longwood Drive  
Algonquin, IL 60102

Nationwide Credit Inc  
2015 Vaughn Rd Nw Ste 30  
Kennesaw, GA 30144

Nationwide Credit, Inc  
4700 Vestal Parkway E  
Vestal, NY 13850-3770

Nationwide Credit, Inc  
P.O. Box 740603  
Atlanta, GA 30374-0603

Nicor Gas  
1844 Ferry Road  
Naperville, IL 60563

Nicor Gas  
P.O. Box 2020  
Aurora, IL 60507-2020

Nicor Gas  
P.O. Box 0632  
Aurora, IL 60507-0632

Nissan Motor Acceptance  
2901 Kinwest Pkwy  
Irving, TX 75063

Northwest Collectors Inc  
3601 Algonquin Road  
Suite 232  
Rolling Meadows, IL 60008-3106

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